

# Cornmarket's Tax Return Service





With **extensive experience** in Public Sector finance, our team of tax experts complete your tax return on your behalf – taking the hassle out of tax.

We ensure you are tax compliant and find out if you are due a refund – providing you with peace of mind.

### Did you know?

**82%**

of our PAYE customers received a tax refund last year\*

**€1,100**

was the average tax refund last year\*

**€3.5 million**

claimed back in overpaid tax on behalf of PAYE Public Sector employees in 2017\*

\*Source: Cornmarket PAYE Tax Return client statistics, 2017

### Why should I complete a tax return?

In the past 4 years, did any of the following apply to you?

- ✓ A change in job or income
- ✓ Medical or dental expenses
- ✓ Got married or started a family
- ✓ Tuition fees
- ✓ Retired

If you answered yes to any of these and you didn't file a tax return during this time, you could be due a tax refund.

And what's more, you can claim a tax refund for up to **4 years!**

# Rental or second income?

If you have rental or a second income which earned more than €5,000, you must by law complete a tax return every year.

We will file your Tax Return on your behalf and:

- ✓ Look for ways to cut your tax bill
- ✓ Help you stay tax compliant in case of a Revenue audit
- ✓ Advise on the expenses you can claim for
- ✓ Calculate your Capital Allowances
- ✓ Prepare your Income and Expenditure and/or Rental Income Statements
- ✓ Help you meet your annual deadline and avoid penalties
- ✓ Prepare your Capital Gains/Capital Acquisition calculations.

Don't miss out on any tax credits or allowable expenses that may reduce your tax bill when filing your return... contact Cornmarket's Tax Return Service team today on **(01) 420 6762**.



# 2 simple steps to completing your tax return

Once you have joined Cornmarket's Tax Return Service, we'll send you out a Tax Return Checklist with postal details. Then in 2 simple steps, we can complete your tax return.

**1. Keep all of your receipts** for allowable expenses, such as GP receipts, prescription receipts or tuition fees

**2. Send your receipts and statements** in to us with the checklist and we take care of the rest.

In these 2 simple steps, we have everything we need to complete your tax return and ensure you're tax compliant. Once we have completed your tax return, we will send you a tax report pack with details on your tax and expenses paid. With your permission, we then submit this to Revenue.

If you have overpaid tax, you will receive a cheque or bank payment with your refund.

# Our tax experts complete a comprehensive tax return using your receipts and payslips.

You will receive a tax report pack once our tax agent has completed your return, with details on tax and expenses paid.

As a member of Cornmarket's Tax Return Service, you can also make an appointment for a Financial Planning consultant to visit you in your workplace or home, to discuss your income, increments, tax, savings and other financial needs.

# Which membership option is right for me?

The cost of Cornmarket's Tax Return Service depends on the type of return you are submitting.

## Returns & Benefits

Returns & Benefits	Tax Return Service	Tax Return Service Plus
Annual Tax Return	✓	✓
A Personal Tax Agent	✓	✓
A Personal Financial & Pension Consultant	✓	✓
A Regular Financial Review	✓	✓
Retirement Planning Service	✓	✓
Post-Budget Update	✓	✓
General Capital Gains Tax Advice	✓	✓
General Capital Acquisitions Tax Advice	✓	✓
Review of Revenue Balancing Statement	✓	x
Preparation of up to 3 Rental Income Statements	x	✓
Preparation of up to 3 Income & Expenditure Statements	x	✓
Review of Notice of Assessment	x	✓
2 hours of Tax Advisor time in the event of a Revenue Audit	x	✓
	<b>€30</b> per month PAYE employee members	<b>€47.50</b> per month Rental/ second income members





# Your additional member benefits

As a member of Cornmarket's Tax Return Service, you will also receive special benefits on Cornmarket products...

## €75 off

### Health insurance

As the largest Health Insurance broker in Ireland, in one phone call we:

- Compare the plans from all the insurers on the market
- Advise you on how to avoid or minimise loading charges
- Could save you hundreds of Euro, without compromising your cover.

## €30 off

### Dental insurance

Our dental insurance plans (from DeCare Dental) are designed to promote regular and preventative dental care with great benefits including:

- 100% cover for 2 examinations
- 2 cleanings per annum (per person insured)
- X-rays included as standard.

You can choose from 3 levels of Dental cover with cover for non-routine and orthodontic benefits.

## Free Will service

Our complimentary online Will service is valued at €75 and includes:

- Will naming spouse/civil partner or alternative beneficiaries
- Estate to be divided in equal shares or varying percentages
- Appointing of guardians for children

## ...and more!

Members also benefit from promotional offers on other Cornmarket products or services throughout the year.



# Your tax advisors

If you ever need financial advice, then look no further.

As a member of Cornmarket's Tax Return Service, you will have two financial advisors to guide you:

1. Your tax agent who completes your tax return, ensures you are tax compliant and answers any tax queries you have.
2. Your financial advisor who will provide pension and financial advice as your circumstances change throughout your career and into retirement.

**IN FACT, WE HELPED**

**83%**

**OF OUR CLIENTS  
CUT THEIR TAX BILL  
LAST YEAR!**



Source: Cornmarket self-assessed customers, 2017.



# Tax & retirement

We are here to help you take advantage of tax allowances and provide you with financial advice before and after you retire.

We will help you:

- Maximise your tax-free lump sum
- Review your savings and investments
- Check if there are any tax breaks available to you
- Minimise tax on estate/inheritance planning
- Understand your social welfare pension entitlements
- Check if you have any other entitlements (e.g. previous service abroad)
- Help you save time and money by advising you how to draw down your pension in the most tax efficient way, no matter what products you have (covers AVCs/PRSAs/ARFs).







Call **(01) 420 6786** to speak to a member of the team  
Call **(01) 420 6792** to meet with a Cornmarket  
Financial Consultant  
or visit **[cornmarket.ie/tax-return-service](https://cornmarket.ie/tax-return-service)**

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